

Certificate Number: 14912-PR-DE-024018037

Bankruptcy Case Number: 14-05953



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CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on August 18, 2014, at 3:55 o'clock PM EDT, Gloria Laboy Pabon completed a course on personal financial management given by internet by 001 Debtoredu LLC, a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the District of Puerto Rico.

Date: August 18, 2014 By: /s/Jai Bhatt

Name: Jai Bhatt

Title: Counselor